

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

Claims 1-24 (Canceled without prejudice or disclaimer).

25. (Previously presented) A transaction terminal comprising:
a housing;
a touch screen;
a card reader;
a control circuit in communication with said touch screen and said card reader;
wherein said housing includes a portion configured for grasping by a customer while the customer enters data using the touch screen.
26. (Currently amended) The transaction terminal of claim 25 wherein said portion configured for grasping includes a portion of said housing extending outwardly ~~from~~ from a central volume of the transaction terminal.
27. (Previously presented) The transaction terminal of claim 25 wherein said portion configured for grasping extends laterally from said housing.
28. (Previously presented) The transaction terminal of claim 25 wherein said portion configured for grasping is configured for grasping by the left hand of the customer.
29. (Currently amended) A transaction terminal comprising:
~~a base, having a first sideward extending lip;~~
a housing, including a base and a first sideward extending lip, said first sideward extending lip having an arcuate surface;
a touch screen ~~housed~~ disposed within said ~~base~~ housing, said touch screen accessible by a user; and
a card reader disposed within said ~~base~~ housing.
30. (Canceled without prejudice or disclaimer)

31. (Currently amended) The transaction terminal of claim [[30]] 29 wherein said arcuate surface includes compound curvature.
32. (Previously presented) The transaction terminal of claim 29 wherein said first sideward extending lip extends at least about 0.25 inch from said base.
33. (Previously presented) The transaction terminal of claim 29 wherein said first sideward extending lip extends at least about 0.50 inch from said base.
34. (Previously presented) The transaction terminal of claim 29 wherein said first sideward extending lip extends at least about 0.75 inch from said base.
35. (Currently amended) The transaction terminal of claim 29 wherein said ~~base~~ housing includes a second sideward extending lip disposed opposite said first sideward extending lip.
36. (Currently amended) A transaction terminal comprising:
 ~~a base, having a circumferentially extending lip disposed proximate a top surface of the base, said circumferentially extending lip extending about substantially the entire perimeter of said top surface;~~
 a housing, including a base and a circumferentially extending lip, said circumferentially extending lip having an arcuate surface and extending about a perimeter of said housing;
 a touch screen ~~housed~~ disposed within said ~~base~~ housing, said touch screen accessible by a user; and
 a card reader disposed within said ~~base~~ housing.
37. (Canceled without prejudice or disclaimer)
38. (Previously presented) The transaction terminal of claim 36 wherein said circumferentially extending lip is configured for grasping by either hand of the user.
39. (New) The transaction terminal of claim 36, wherein said card reader is disposed in said circumferentially extending lip, and wherein said slot opens toward a front of said housing.

40. (New) The transaction terminal of claim 36, wherein said circumferentially extending lip extends across a front and a side of said housing.
41. (New) The transaction terminal of claim 36, wherein said circumferentially extending lip extends across a front and both sides of said housing.
42. (New) The transaction terminal of claim 36, wherein said circumferentially extending lip extends across a front and left side of said housing.
43. (New) The transaction terminal of claim 42, wherein said circumferentially extending lip extends entirely across a left side of said housing.
44. (New) A transaction terminal for reading information from a credit card in a retail point of sale transaction, said transaction terminal comprising:
- a card reader unit for reading said credit card, said card reader unit including a slot for receiving said credit card, at least one magnetic stripe reader for reading magnetic stripe encoded data, and a smart card reader for reading encoded data of an integrated circuit disposed on said credit card;
 - a control circuit coupled to said card reader unit, said control circuit configured to receive information read from said credit card by said card reader unit;
 - a touch screen including a display and a touch screen overlay; and
 - a housing encapsulating said control circuit and components of said credit card reader unit, said housing further supporting said touch screen, wherein said housing further includes a base and a top surface, said touch screen being disposed at said top surface, said housing further defining said slot of said card reader unit and further including a circumferential lip extending outwardly from said base, said circumferential lip extending about a perimeter of said housing, wherein said housing further has disposed thereon a holder apparatus for holding a stylus for use in entering data into said transaction terminal.
45. (New) The transaction terminal of claim 44, wherein said circumferentially extending lip extends entirely about a periphery of said housing.

46. (New) The transaction terminal of claim 44, wherein said circumferential lip defines a curved profile from both a top view of said transaction terminal and a front view of said transaction terminal.
47. (New) The transaction terminal of claim 44, wherein said arcuate surface of said circumferential lip defines a curved profile from both a top view of said transaction terminal and a side view of said transaction terminal.
48. (New) The transaction terminal of claim 46, wherein a portion of said base at a front of said housing defines a curved profile as seen from a bottom view of said transaction terminal.
49. (New) The transaction terminal of claim 44, wherein said slot of said card reader unit opens at a front of said housing.
50. (New) The transaction terminal of claim 44, wherein said card reader unit is an insert style card reader unit.
51. (New) The transaction terminal of claim 44, wherein said slot of said card reader unit, said base, and said touch screen are all substantially coplanar.
52. (New) The transaction terminal of claim 51, wherein said slot of said card reader unit, said base, and said touch screen all define planes having a downward angle from the back of said housing to the front of said housing.
53. (New) The transaction terminal of claim 44, wherein said holder apparatus for holding said stylus is configured to be detachably attached to said housing.
54. (New) The transaction terminal of claim 44, wherein said control circuit has a mode of operation in which said control circuit configures said transaction terminal to display a virtual keypad onto said touch screen to accommodate entry of data by a user onto said touch screen.
55. (New) The transaction terminal of claim 44, wherein said control circuit has a mode of operation in which said control circuit configures said transaction terminal to capture a signature entered by a user onto said touch screen.

56. (New) The transaction terminal of claim 44, said transaction terminal further comprising a detachable riser.
57. (New) The transaction terminal of claim 44, said transaction terminal further comprising an integrated fingerprint scanner unit.
58. (New) The transaction terminal of claim 44, said transaction terminal further comprising an RF communication interface for enabling communication with a nonintegrated computer system.
59. (New) The transaction terminal of claim 44, wherein said card reader unit is disposed in said circumferential lip.
60. (New) The transaction terminal of claim 44, said transaction terminal further comprising a secure information entry circuit including a program having an encryption routine, wherein said secure information entry circuit includes cryptographic firmware adapted to change the state of an encryption mode signal when said encryption routine is actuated, and wherein said transaction terminal further includes a user-perceivable indicator responsive to said encryption mode signal.
61. (New) The transaction terminal of claim 44, wherein said housing comprises an upper section and a lower section, wherein said control circuit is in communication with a secure IC chip comprising a volatile memory, wherein said transaction terminal further includes a battery for powering said secure IC chip, wherein said transaction terminal is adapted so that said battery is disconnected from said secure IC chip if said upper section is removed from said lower section.
62. (New) The transaction terminal of claim 44, wherein said housing includes an imaging assembly aperture further comprising an optical reader unit comprising an imaging assembly, wherein said imaging assembly is incorporated in said housing in such manner that light received by said assembly passes through said imaging assembly aperture.
63. (New) The transaction terminal of claim 44, wherein at least a portion of said housing and at least a portion of said base are molded together.

64. (New) A transaction terminal for reading information from a credit card in a retail point of sale transaction, said transaction terminal comprising:

a card reader unit for reading said credit card, said card reader unit including a slot for receiving said credit card, at least one of a magnetic stripe reader for reading magnetic stripe encoded data, and a smart card reader for reading encoded data of an integrated circuit disposed on said credit card;

a control circuit coupled to said card reader unit, said control circuit configured to receive information read from said credit card by said card reader unit;

a touch screen including a display and a touch screen overlay; and

a housing encapsulating said control circuit and components of said credit card reader unit, said housing further supporting said touch screen, wherein said housing further includes a base and an enlarged head portion, said enlarged head portion having a top surface, said touch screen being disposed at said top surface of said enlarged head portion in such manner that said touch screen delimits a substantial portion of a top surface of said housing, said housing further defining said slot of said card reader unit, wherein said enlarged head portion defines a curved profile both from a top view of said transaction terminal and at least one of a side view and a front view of said transaction terminal.

65. (New) The transaction terminal of claim 64, wherein said lip defines a curved profile from both a top view of said transaction terminal and a front view of said transaction terminal.

66. (New) The transaction terminal of claim 64, wherein said lip defines a curved profile from both a top view of said transaction terminal and a side view of said transaction terminal.

67. (New) The transaction terminal of claim 64, wherein said slot of said card reader unit opens at a front of said housing.

68. (New) The transaction terminal of claim 64, wherein said card reader unit is an insert style card reader unit.

69. (New) The transaction terminal of claim 64, wherein said enlarged head portion extends about substantially the entire perimeter of said housing.

70. (New) A transaction terminal for processing debit or credit card POS transactions, said transaction terminal comprising:

a housing having a base, a top, and an enlarged head portion extending from said base to define a lip;

a touch screen disposed in said enlarged head portion comprising a display and a touch sensitive overlay, wherein said touch screen partially defines said housing top, said transaction terminal being configured so that signature information can be entered into said touch screen utilizing a stylus, said transaction terminal having a mode of operation in which a virtual keypad is displayed on said touch screen;

a detachable stylus holder detachably received on said housing; and

a card reader unit having a slot defined by said housing, said card reader unit having at least one of a magnetic stripe reader for reading magnetic stripe encoded data, and a smart card reader for reading encoded data electronically stored on a card.

71. (New) The transaction terminal of claim 70, wherein said enlarged head portion extends forward from said base to define a forward extending lip.

72. (New) The transaction terminal of claim 70, wherein said enlarged head portion extends leftward from said base to define a leftward extending lip.

73. (New) The transaction terminal of claim 70, wherein said enlarged head portion extends forwardly and leftward from said base to define a forwardly and leftward extending lip.

74. (New) The transaction terminal of claim 70, wherein said lip defines a curved profile from a top view and a side view.

75. (New) The transaction terminal of claim 70, wherein said lip defines a curved profile from a top view and a front view.

76. (New) The transaction terminal of claim 70, wherein said lip defines a curved profile from a top view, a side view and a front view.

77. (New) The transaction terminal of claim 70, wherein said housing is adapted to receive said detachable stylus holder at a specific position on said housing.